

Medicaid asset guideline increases from \$3,000 to \$15,000

Beginning July 1, the asset test for childrens' Medicaid coverage will increase to \$15,000. Examples of assets include: real property (not counting the home you live in), vehicles (not counting one vehicle), boats, snowmobiles, trailers, and liquid assets such as checking, savings, retirement accounts and cash.

What does this mean for CHIP families?



Assets are not considered when determining CHIP eligibility. However, certain families who apply or reapply for CHIP will be referred for a determination of Medicaid eligibility. Only families with income and assets within Medicaid guidelines will be referred.

Medicaid provides a more generous benefit package than CHIP and will generally pay for services as long as there is a medical need. CHIP does not cover transportation services (e.g., ambulance) and only covers limited mental health and dental services.

Families whose children are determined to be eligible for Medicaid cannot be covered by CHIP.

Don't wait to schedule your childrens' dental appointments

Have your children used their CHIP dental benefits this year? Time may be running out since the current dental benefit year ends September 30 and many dentists schedule appointments several months in advance.

CHIP pays up to \$350 per dental benefit year, October through September, for each insured child. There are no co-payments for dental services.

If you need help finding a participating CHIP dentist, refer to the dental provider list that was sent to you, or visit the CHIP website at www.chip.mt.gov, or call CHIP toll-free at 1-877-543-7669.

2006 CHIP income guidelines



The CHIP income guidelines are updated each year. The chart below lists the income guidelines effective February 1, 2006. Due to employment and child care deductions, your child may still be eligible if your income is slightly higher than the guideline.

Family Size (children & adults)	Family Income
2	\$19,800
3	\$24,900
4	\$30,000
5	\$35,100
6	\$40,200
7	\$45,300
8	\$50,400

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New CHIP dentists

Here is a list of new CHIP dentists added since April.

Amy Lowe, DDS
Anaconda, 563-7666

Arlan Ellis, DDS
Billings, 652-7000

Donald Peretti, DDS
Billings, 248-7500

Frederick Sherer, DDS
Great Falls, 761-3630

John Smith, DDS
Helena, 443-6160

Greg Zlock, DDS
Missoula, 543-6320



CHIP resources

Children's Health Insurance
Plan (CHIP) toll-free phone
1-877-543-7669
(1-877 KidsNow)



CHIP toll-free fax
1-877-418-4533

CHIP website:
www.chip.mt.gov

CHIE-mail Address:
chip@mt.gov

CHIP Mailing Address:
PO Box 202951
Helena, MT 59620-2951

BlueCHIP
Blue Cross Blue Shield of
Montana
1-800-447-7828, ext. 8647

Are You Moving?



Please give CHIP your new
mailing address before your move
or within ten days after you move.

If CHIP receives returned mail from your
old address and cannot locate you, your
children will be disenrolled.

PRSRT STD
US POSTAGE PAID
HELENA MT
PERMIT NO 89

CHIP
Montana
Children's Health Insurance Plan

PO Box 202951
Helena, MT 59620-2951

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CHIPchat

Keeping CHIP families informed



Spread the word about CHIP

Recent legislation increased CHIP funding which allowed CHIP to offer insurance to thousands more children. There is enough funding left to enroll another 800 children. Because there is no waiting list, eligible children can be enrolled as early as the month after they are determined to be eligible for coverage.

Families can apply for CHIP by:

Visiting the CHIP website at
www.chip.mt.gov. Parents can fill out the
application on the computer or download
an application to fill out. Mail or fax signed
applications to CHIP.

Requesting an application by e-mail at
chip@mt.gov or by calling CHIP toll-free
at 1-877-KidsNow (1-877-543-7669).

Picking up an application at any of over
200 locations around the state, including
health care providers' offices, hospitals,
community health centers and tribal health
departments.